

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

<b>IN RE:</b>  <b>Kelley C. Rayba,</b>  <div style="text-align: right;"><b>Debtor</b></div>	) ) ) ) )	<b>Case No. 19-70558-JAD</b>  <b>Chapter 13</b>  Doc. # 58
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**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: \_\_\_\_\_
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☒ Other: Notice of Mortgage Payment Change filed June 29, 2021

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Chapter 13 Plan dated September 24, 2019
- ☐ Amended Chapter 13 Plan dated \_\_\_\_\_

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Debtor's Plan payments shall be changed from \$ 1,430.00 to \$1,513.00, effective August 2021; and/or the Plan term shall remain at 60 months per Order of Court dated March 17, 2020, confirming plan on final basis.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: The Notice of Mortgage Payment Change dated June 29, 2021 is resolved per this Order. In addition, except with respect to the increased payment and implementation of the mortgage payment change, the previously entered ORDER CONFIRMING PLAN ON FINAL BASIS at Doc 42 is incorporated herein.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

*[Remainder of Page Intentionally Left Blank]*

FILED  
7/16/21 12:45 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**SO ORDERED**, this 16th day of July, 2021

  
\_\_\_\_\_  
jsf  
Jeffery A. Deller  
United States Bankruptcy Judge

Stipulated by:

/s/ Kenneth P. Seitz, Esquire  
Counsel to Debtor

Stipulated by:

/s/ Owen W. Katz, Esquire  
Counsel to Chapter 13 Trustee

Stipulated by:

\_\_\_\_\_  
Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:  
Kelley C Rayba  
Debtor

Case No. 19-70558-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Jul 16, 2021

User: dpas  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2021:

Recip ID	Recipient Name and Address
db	+ Kelley C Rayba, 248 3rd Avenue, Hastings, PA 16646-5609
15119594	+ Aas Debt Recovery Inc, Po Box 129, Monroeville, PA 15146-0129
15119595	+ Aes/Barclays Bank Plc, Po Box 61047, Harrisburg, PA 17106-1047
15119596	+ Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250
15138331	+ CPG BILLING, 1086 FRANKLIN ST., JOHNSTOWN, PA 15905-4305
15119598	+ Collection Service Center, 839 5th Avenue, P.O. Box 560, New Kensington, PA 15068-0560
15119600	+ Conemaugh Memorial Medical Center, c/o LifePoint Health Business Services, One Tech Park Drive, Suite 3400, Johnstown, PA 15901-2508
15119603	+ Credit Control Collections, 2410 Broad Avenue, Altoona, PA 16601-1940
15119607	+ DLP Conemaugh Physician Group, Attn: CPG Billing/Westwood, 1086 Franklin Street, Johnstown, PA 15905-4305
15136289	+ ECMC, PO BOX 16408, St Paul, MN 55116-0408
15119608	Enhanced Recovery, 804 Bayberry Road, Jacksonville, FL 32256
15138238	+ First National Bank of Pennsylvania, c/o Karen L. Hughes, Esquire, AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
15119610	+ First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529
15119612	+ KML Law Group, P.C., Suite 5000-BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
15119616	Miner's Medical Center, Attn: Billing Department, 209 Haida Avenue, Hastings, PA 16646
15119618	+ Newmillenniu, 15935 Whittier Blv Suite A3, Whittier, CA 90603-2524
15119619	+ Northwest Bank, P.O. Box 3001, Warren, PA 16365-1101
15152162	+ Northwest Bank,, f/k/a Northwest Consumer Discount Co, P.O. Box 337, Warren, PA 16365-0337
15119620	+ Penelec, 76 S. Main Street A-RPC, Akron, OH 44308-1812
15149019	+ Penelec, c/o FirstEnergy/Penelec, 101 Crawford's Corner Rd., Bldg. #1, Ste. 1-511, Holmdel, NJ 07733-1976
15119623	+ Select Portfolio Servicing, 10401 Deerwood Park Boulevard, Jacksonville, FL 32256-5007
15119624	+ Somerset Area Ambulance Assn., Inc., 115 Wood Duck Road, Somerset, PA 15501-1679
15159253	The Bank of New York Mellon et. al., C/O Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 23

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jul 16 2021 23:09:15	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15119597	+ Email/Text: bnc-applied@quantum3group.com	Jul 16 2021 23:05:00	Applied Bank, 660 Plaza Dr, Newark, DE 19702-6369
15119599	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 16 2021 23:05:00	Comenity Bank/Fashbug, Po Box 182272, Columbus, OH 43218-2272
15119601	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jul 16 2021 23:05:00	Credit Coll, Po Box 9134, Needham, MA 02494-9134
15119602	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jul 16 2021 23:05:00	Credit Collections Services, 725 Canton Street, Norwood, MA 02062-2679
15119605	+ Email/Text: bdsupport@creditmanagementcompany.com	Jul 16 2021 23:05:00	Credit Management Co, 2121 Noblestown Road,

District/off: 0315-7

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			Pittsburg, PA 15205-3956
15119604	+ Email/Text: bdsupport@creditmanagementcompany.com	Jul 16 2021 23:05:00	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
15119609	+ Email/Text: bankruptcy.notices@hdfsi.com	Jul 16 2021 23:05:00	Esb/Harley Davidson Cr, Po Box 21829, Carson City, NV 89721-1829
15119611	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 16 2021 23:05:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
15127886	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 16 2021 23:05:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15125096	Email/PDF: resurgentbknotifications@resurgent.com	Jul 16 2021 23:09:16	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15119613	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 16 2021 23:09:17	Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497
15119614	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jul 16 2021 23:04:00	Mci, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
15119615	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 16 2021 23:05:00	Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
15119617	+ Email/PDF: pa_dc_claims@navient.com	Jul 16 2021 23:24:43	Navient, Po Box 9655, Wilkes Barre, PA 18773-9655
15119622	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 16 2021 23:09:25	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
15120733	+ Email/PDF: gecsed@recoverycorp.com	Jul 16 2021 23:09:14	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15119625	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jul 16 2021 23:04:00	Verizon, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
15154414	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jul 17 2021 04:38:45	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		The Bank of New York Mellon, successor to JPMorgan
15119606		David P. Rayba
15119621	##+	Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425

TOTAL: 2 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2021

Signature: /s/Joseph Speetjens

District/off: 0315-7

User: dpas

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor The Bank of New York Mellon successor to JPMorgan Chase Bank, N.A., as trustee Et Al... bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Kelley C Rayba thedebtters@aol.com
Maria Miksich	on behalf of Creditor The Bank of New York Mellon successor to JPMorgan Chase Bank, N.A., as trustee Et Al... mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5